

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
SHERMAN DIVISION

IN RE:

BRENDA K. PRESTON  
xxx-xx-2305  
951 Van Zandt St.  
Paris, TX 75460

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CASE NO.22-41839  
CHAPTER 13

DEBTOR(S)

**NOTICE OF CHANGE IN SCHEDULE OF CREDITORS**

In accordance with LBR 1007(b)7, the attached amended schedule is filed for the following reason (check only one):

- ☐ Add Creditor(s) [requires \$32.00 filing fee]
- ☐ Amendment to Voluntary Petition
- ☐ Amendment to Schedule A/B- Property
- ☐ Amendment to Schedule C- Property Claimed as Exempt
- ☐ Amendment to Schedule D- Creditors Holding Secured Claims
- ☐ Amendment to Schedule E/F- Creditors Holding Unsecured Claims
- ☐ Amendment to Schedule H- CoDebtors
- ☒ Amendment to Schedule I - Current Income of Individual Debtor(s)
- ☒ Amendment to Schedule J- Current Expenditures of Individual Debtor(s)
- ☐ Amendment to Current Monthly Income and Calculation of Commitment Period and Disposable Income- Form B22C
- ☐ Amendment to Statement of Financial Affairs

Instructions: A separate Notice of Change is required when both adding and deleting creditors. An amended (partial) matrix is require to add or delete creditors. **ANNOTATE CLEARLY SO CHANGES ARE EASILY UNDERSTANDABLE.** Do Not Refile A Complete New Matrix. Only those creditors affected by the amended schedule should be shown on the matrix. If the \$30.00 filing fee is required, multiple filings of a Notice of Change filed in the same case at the same time require only a single \$30.00 fee. Adding or deleting creditors at different times require a fee each time.

I, or each of us, declare under penalty of perjury that I/we have read the changes in the List of Creditors (Master Mailing List (matrix)) and to the schedules and statements as attached hereto and that they are correct to the best of my/our knowledge, information and belief.

Date: June 26, 2023

/s/ Brenda K. Preston  
Brenda K. Preston

**Fill in this information to identify your case:**

Debtor 1	<b>Brenda</b>	<b>K.</b>	<b>Preston</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>22-41839</b>		

Check if this is:

- ☒ An amended filing
- ☒ A supplement showing postpetition chapter 13 expenses as of the following date:

**04/19/2023**  
MM / DD / YYYY

Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.

☐ Yes. Does Debtor 2 live in a separate household?

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

☐ No

☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Child	13	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes
		<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence.  
Include first mortgage payments and any rent for the ground or lot.

4. \$588.00

If not included in line 4:

4a. Real estate taxes

4a. \$100.00

4b. Property, homeowner's, or renter's insurance

4b. \$100.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$150.00

4d. Homeowner's association or condominium dues

4d. \_\_\_\_\_

Debtor 1 **Brenda K. Preston**

Case number (if known) **22-41839**

**Your expenses**

<b>5. Additional mortgage payments for your residence</b> , such as home equity loans	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<b>\$219.00</b>
6b. Water, sewer, garbage collection	6b.	<b>\$72.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	_____
6d. Other. Specify: <b>Cell Phone</b>	6d.	<b>\$320.00</b>
<b>7. Food and housekeeping supplies</b>	7.	<b>\$650.00</b>
<b>8. Childcare and children's education costs</b>	8.	_____
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<b>\$200.00</b>
<b>10. Personal care products and services</b>	10.	<b>\$75.00</b>
<b>11. Medical and dental expenses</b>	11.	<b>\$120.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<b>\$237.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	_____
<b>14. Charitable contributions and religious donations</b>	14.	_____
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<b>\$149.00</b>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.	_____
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18.	_____
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	_____
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a.	_____
20b. Real estate taxes	20b.	_____
20c. Property, homeowner's, or renter's insurance	20c.	_____
20d. Maintenance, repair, and upkeep expenses	20d.	_____
20e. Homeowner's association or condominium dues	20e.	_____

Debtor 1 **Brenda K. Preston**

Case number (if known) **22-41839**

21. **Other.** Specify: \_\_\_\_\_ 21. **+** \_\_\_\_\_

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	<div style="border: 1px solid black; padding: 2px; text-align: right;"><b>\$2,980.00</b></div>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	<div style="border: 1px solid black; padding: 2px; text-align: right;"> </div>
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	<div style="border: 1px solid black; padding: 2px; text-align: right;"><b>\$2,980.00</b></div>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	<div style="border: 1px solid black; padding: 2px; text-align: right;"><b>\$3,485.00</b></div>
23b. Copy your monthly expenses from line 22c above.	23b.	<div style="border: 1px solid black; padding: 2px; text-align: right;"><b>– \$2,980.00</b></div>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	<div style="border: 1px solid black; padding: 2px; text-align: right;"><b>\$505.00</b></div>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:

**None.**

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Amended Schedules has this June 26, 2023 , shall be served via electronic means, if available, otherwise by regular first class mail, to....

**Carey D. Ebert**

P. O. Box 941166  
Plano, TX 75094-1166

**LAMAR TAX ENTITIES**

c/o **Paul M Lopez**

Abernathy, Roeder, Boyd & Hullett, P.C.  
1700 Redbud Blvd.  
Ste 300  
McKinney, TX 75069

**Lamar CAD**

c/o **Lisa L. Evans**

Linebarger Goggan Blair & Sampson, LLP  
2777 N. Stemmons Freeway, Suite 1000  
Dallas, TX 75207

**PRA Receivables Management LLC**

POB 41067  
Norfolk, VA 23541

**Brenda K. Preston**

951 Van Zandt St.  
Paris, TX 75460

**US Trustee**

Office of the U.S. Trustee  
110 N. College Ave.  
Suite 300  
Tyler, TX 75702

/s/ Diane S. Carter  
DIANE S. CARTER